MAR 2 5 2002
PATENT & TRADEMARK OFFICE

PATENT
ELECT 43436 (19796-81051)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Patrick M. Phillips et al.
Serial No. 09/536,006
Filed: March 23, 2000
For: INTERNET BASED CHECK CASHING AND CLEARING METHOD APPARATUS AND ARTICLE OF MANUFACTURE

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Technology Center 2100

Examiner: Unknown

Unit:

TRANSMITTAL OF SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D. C. 20231

I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE UNITED STATES POSTAL SERVICE AS FIRST CLASS MAIL IN AN ENVELOPE ADDRESSED TO THE ASSISTANT COMMISSIONER FOR PATENTS WASHINGTON, D. C. 20231, ON March 12, 2002 (DATE)
BY _____ ANN WEISS
March 12, 2002 (DATE OF SIGNATURE)

Dear Sir/Madam:

Best Available Copy

Applicants' attorney submits herewith the full text of literature of which she is aware, that she believes may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR 1.56. The filing of this information disclosure statement is before a first Office Action on the merits.

The filing of this information disclosure statement shall not be construed as a representation that a search has been made (37 CFR 1.97(g), an admission that the information cited is, or is considered to be, material to patentability or that no other material information exists (37 CFR 1.97(h). Further, the filing of this information disclosure statement shall not be construed as an admission against interest in any manner.

It is believed that this information disclosure statement is being filed before the mailing of a first office action on the merits. However, the Commissioner is hereby authorized